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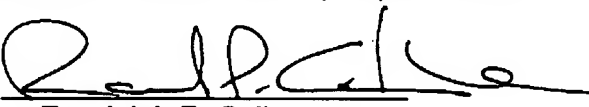
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FACSIMILE TRANSMITTAL SHEET

TO: Central Facsimile Number for Official Patent-Related Correspondence (Examiner Clement B. Graham)	FROM: Randolph Calhoun
COMPANY: U.S. Patent and Trademark Office	DATE: February 7, 2007
FACSIMILE NO: 1-571-273-8300	TOTAL NO. OF PAGES INCLUDING COVER: 20
RE: Application No.: 10/036,172 Confirmation No. 4826 First Named Inventor: KUMAR, Neeraj Group Art Unit: 3628 Atty. Ref. No.: G07.011	SENDER'S TELEPHONE No: 203-972-5985

CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8

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By: 
Randolph P. Calhoun

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Patent**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: KUMAR et al.

Application No.: 10/036,172

Filing Date: December 31, 2001

For: METHOD AND APPARATUS FOR
DETERMINING AN OFFER
REGARDING A FINANCIAL
PRODUCT

) Confirmation No.: 4826

) Group Art Unit: 3628

) Examiner: Clement B. Graham

) **RESPONSE TRANSMITTAL**

) Docket No.: G07.011

) **PTO Customer Number 28062**) Buckley, Maschoff & Talwalkar LLC
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) New Canaan, CT 06840**CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8**I hereby certify that this correspondence is being transmitted
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Office at (571) 273-8300, on February 7, 2007.Dated: February 7, 2007 By: 

Randolph P. Calhoun

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing are:

1. ☒ Fee as calculated and transmitted as described below
2. ☒ Amendment/Response to Non-Final Office Action mailed September 7, 2006
3. ☒ Petition for 2-Month Extension of Time

Application Serial No.: 10/036,172

Attorney Docket No.: G07.011

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FEE CALCULATION

For	Current	Prev. Paid	No. Extra	Rate	Fee
Total Claims	35	- 37	0	\$ 50.00	\$ 0.00
Indep. Claims	7	- 7	0	\$ 200.00	\$ 0.00
Multiple Dependent Claims (add \$300.00 if applicable)					\$ 0.00
Petition for 2 Month Extension of Time					\$450.00
OTHER FEE (specify purpose):					\$ 0.00
TOTAL FEE					\$450.00

Credit Card Authorization Payment Form in the amount of \$450.00 is enclosed.

The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

- ☒ Credit any overpayment.
- ☒ Charge any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,



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February 7, 2007
Date